

ABSTRACT OF THE DISCLOSURE

[0050] A method for estimating cash flow at risk for a non-financial entity over a particular future time period, including receiving quarterly data associated with at least two of a plurality of non-financial entities, generating a plurality of data elements, each of the plurality of data elements representing a portion of the quarterly data of an associated one of the at least two of the plurality of non-financial entities, selecting one of the at least two of the plurality of non-financial entities, and estimating the cash flow at risk for the selected one of the at least two of the plurality of non-financial entities based on at least two of the plurality of data elements.

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